

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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ATTORNEYS FOR WILMINGTON SAVINGS FUND SOCIETY, FSB, ACTING
NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF
SOUTHSIDE NSP TRUST 2017-1 C/O BSI FINANCIAL SERVICES

In Re:

CHRISTOPHER J. GALLOWAY AND BETH
GALLOWAY
DEBTOR AND NON-FILING CO-DEBTOR

Page 1 of 5



Order Filed on June 19, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-272226

Judge: JNP

Hearing Date(s): 05/26/2020

Chapter: 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: June 19, 2020


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant:

WILMINGTON SAVINGS FUND SOCIETY, FSB, ACTING NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SOUTHSIDE NSP TRUST 2017-1

Applicant's Counsel:

Nicole LaBletta

Debtor's Counsel:

Daniel L Reinganum

Property Involved ("Collateral"):

7759 Corbett Avenue, Pennsauken, NJ 08109

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 8 months, from 10/01/2019 to 05/01/2020.
- ☐ The Debtor is overdue for _____ payments at \$_____ per month.
- ☐ The Debtor is assessed for _____ late charges at \$_____ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$_____ received after the motion was filed.

Total Arrearages Due \$ 8765.46.

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$_____. Payment shall be made no later than _____.
- ☒ Beginning on 06/01/2020, regular monthly mortgage payments shall continue to be made in the amount of \$ 1148.88.
- ☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.

☒ The amount of \$ 8765.46 shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$ _____ per month.

The amount of \$8,765.46 shall be capitalized in the debtor's Chapter 13 plan. Within ten (10) days of the entry of this Order, the Debtor shall file a modified plan which proposes to pay the \$8,765.46 post-petition arrears through the Chapter 13 plan.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment: _____

☒ Regular monthly payment: BSI Financial Services
314 S. Franklin Street, P.O. Box 517
Titusville, PA 16354

☐ Monthly cure payment: _____

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$ 1050.00, and costs of \$ 181.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New Jersey

In re:
Christopher J. Galloway
Debtor

Case No. 19-27226-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +Christopher J. Galloway, 7759 Corbett Ave., Pennsauken, NJ 08109-3664

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Daniel L Reinganum on behalf of Debtor Christopher J. Galloway DanielR@McDowellLegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald on behalf of Creditor Harley-Davidson kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nicole B. LaBletta on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB et al c/o BSI
Financial Services nlabletta@pincuslaw.com, brausch@pincuslaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9